





Think you can't afford to <u>buy</u> or <u>repair</u> your home? Think again!

Habitat OC offers:

Homes for Purchase

- -Below market prices
- -0% interest equivalent loan
- -1-3% down payment + closing cost

Home Repair

- -Interior & exterior work
- -Cost based on ability to pay
- -Code compliant

Eligibility Requirements

To apply for our purchase or repair program, you must meet the following requirements:

PURCHASE

Have a need for improved housing.

Demonstrate willingness to partner with Habitat OC.

Show an ability to pay a long term mortgage:

- Have a regular & verifiable source of income.
- Demonstrate a history of financial responsibility, including low debt and good credit.
- Be a legal US resident. Live or work in Orange County.
- Meet income qualifications: annual gross income, based on family size, must not be more than the amount listed in the chart below.

REPAIRS

Own and live in the home. No house rentals or house flipping to make a profit.

Demonstrate willingness to partner with Habitat OC.

Pay a portion of the project cost, based on income.

Meet income qualifications: annual gross income, based on family size, must not be more than the amount listed in the chart below.

Maximum income by number of persons in household

1	2	3	4	5	6	7	8
\$51,250	\$58,600	\$65,900	\$73,200	\$79,100	\$84,950	\$90,800	\$96,650



For more information, please contact: Homebuyer & Family Services Department 2200 S Ritchey St, Santa Ana, CA 92705 (714) 434-6200 ext. 227 | familyservices@habitatoc.org www.habitatoc.org/homeowners

